210 410 BT PAT-007 9-25-50



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Rodney J. Kempkes, et al.

Serial No.: 09/849,777

Filed: May 4, 2001

For: System, Method, And Business Method

For Settling Micropayments

Transactions To A Prepaid Instrument

Group Art Unit: 2182

Examiner: Lazena Martin

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INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents Washington, D.C. 20231

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Sir:

In accordance with 37 CFR §§ 1.97 and 1.98, the items identified in this Information Disclosure Statement ("IDS") are brought to the attention of the Office. The items are listed on the attached form PTO-1449 and copies are enclosed for the convenience of the Examiner.

The items identified in this IDS may or may not be "material" pursuant to 37 CFR § 1.56. The submission thereof by Applicant is not to be construed as an admission that any such patent, publication or other information referred to therein is material or considered to be material (37 CFR § 1.97(h)), or even qualifies as "prior art" under 35 USC § 102 with respect to this invention unless specifically designated by Applicant as such.

Information Disclosure Statement Filing Provision:

This IDS is believed to be timely in that it is being submitted under 37 CFR § 1.97(b), that is (1) within three months of the filing date of the application, which is not a continued prosecution application filed under § 1.53(d); or (2) within three months of entry of the national stage as set forth in 37 CFR § 1.491; or (3) before the mailing of a first Office action on the merits; or (4) before the

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I hereby certify that this paper (along with any referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date shown below with sufficient postage as First Class Mail in an envelope addressed to the Commissioner for Patents, Washington, D.C. 20231.

9-5-02

Michele A. Zarinelli

Date of Deposit

mailing of a first Office action after filing a request for continued examination under § 1.114. Thus, no fee is required. X However, if the undersigned is in error in this regard, Applicant respectfully requests that the Office consider this IDS as filed under 37 CFR § 1.97(c), if applicable, and charge the fee due under 37 CFR §1.17(p) to the deposit account referenced below. However, if the undersigned is in error in this regard, Applicant respectfully requests that the Office consider this IDS as filed under 37 CFR § 1.97(c), if applicable, and a statement under 37 CFR § 1.97(e) is included below, thus no fee is required. П This IDS is being submitted under 37 CFR § 1.97(c), that is after mailing of a first Office action on the merits, but before a Final Action under 37 CFR § 1.113 or a Notice of Allowance under 37 CFR § 1.311. The fee due under 37 CFR § 1.17(p) is submitted herewith. A statement under 37 CFR § 1.97(e) is included below, thus no fee is required. In the event that this IDS is not received before a Final Action or a Notice of Allowance, then Applicant respectfully requests that the Office consider the filing of these papers to be submitted under 37 CFR § 1.97(d) and charge the fee due under 37 CFR § 1.17(p) to the deposit account below. This IDS is being submitted under 37 CFR § 1.97(d), that is after a Final Action under 37 CFR § 1.113 or a Notice of Allowance under 37 CFR § 1.311, but before payment of the issue fee. A statement under 37 CFR § 1.97(e) is included below. The fee due under 37 CFR § 1.17(p) is submitted herewith. STATEMENT UNDER 37 CFR § 1.97(e): Each item contained in this IDS was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this IDS. П No item contained in this IDS was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing this statement after making reasonable inquiry, no item of information contained in this IDS was known to any individual designated in 37 CFR § 1.56(c) more than three months prior to the filing of this IDS.

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Substitute for form 1449B/PT	-o	Complete if Known			
	1	Application Number	09/849,777		
information	n disclosure	Filing Date	May 4, 2001		
STATEMENT P	RY APPIICANT	First Named Inventor	Rodney J. Kempkes		
		Group Art Unit	2182		
(use as many s	sheets as necessary)	Examiner Name	Lazena Martin		
Sheet 1	of 1	Attorney Docket Number	PAT-007		
STATEMENT (N DISCLOSURE BY APPLICANT sheets as necessary) of 1	Filing Date First Named Inventor Group Art Unit Examiner Name	May 4, 2001 Rodney J. Kempkes 2182 Lazena Martin		

Initials	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), outlisher, city and/or country where published	
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^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.